

The Bank of Nova Scotia
Steeles & Silverstar
4723 Steeles Avenue East
Scarborough, Ontario
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Tel: (416) 297-7835
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Five # 2801



October 31, 2007

Ms. Li Min Jia,
Mr. Hei-Meng Loh
27 Providence Cres.,
Markham, Ont.,
L3R4L7

Dear Ms. Jia and Mr. Loh

Re: Mortgage Loan Preapproval
Property at 3515 Kariya Dr., Ste 2801, Mississauga, Ont.

We are pleased to inform you that your application for the subject mortgage loan was approved subject to the following conditions:

1. Mortgage Loan Amount : \$142,000.00
2. Term/Interest Rate: To be determined 120 days prior to the closing date.
3. Verification of down payments from the borrowers' own resources.
4. Loan To Value Ratio: 80%
5. Subject property must meet Scotiabank mortgage lending criteria.
6. Closing Date: 2008 October.

If you have any question, please do not hesitate to contact us.

Yours truly,

Carson Ho
Manager, Personal Banking
416-297-0345 X2003